

February 7, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

At a time when our President is trying to stimulate our economy, this move will reduce the spending power of each retiree by almost 50% as this is the percentage that our pension income will be reduced each month to pay for health care benefits.

An added impact upon the already floundering economy is that many of the 15,000 salary retirees will now find it necessary to go back into the workforce to pay for health care premiums at a time when we, as a Nation, are already faced with record high unemployment numbers.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please do not confuse this group of salary retirees with executives who receive "Golden Parachutes" at the time of retirement and could easily afford these Health Care premiums nor are we even equivalent to the Hourly workforce who are offered \$20,000 bonuses and vouchers worth \$25,000 for a purchase of a car, and by the way have their retiree Health Care benefits protected by a Union contract. The salary workforce is only a group of employees who did their jobs day in and day out without complaint and with the integrity of the company as our only guarantee that we would be treated fairly in retirement after having faithfully served the company for 30 years or more.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,



James H. Thomas
17004 SE 76th Creekside Circle
The Villages, Florida, 32162
1-352-751-3394
jimhthomas1@aol.com